

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael R. Dunfee
 Mariane Dunfee
 Debtors

Case No. 20-10407-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db/jdb	+Michael R. Dunfee, Mariane Dunfee, 510 Pennbrook Avenue, Lansdale, PA 19446-3935
14455855	+AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
14455853	+Abington/Lansdale Hospital, 100 Medical Campus Drive, Lansdale, PA 19446-1259
14455859	+Dr. Brett Fissel, 1600 Horizon Drive #117, Chalfont, PA 18914-4100
14455860	+First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122-5662
14455861	+Grand View Hospital, PO Box 829616, Philadelphia, PA 19182-0001
14455864	+Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14455865	+NTB/CBSD, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
14455866	+Paternaude & Felix PC, 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
14455867	+Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
14455868	+PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14455869	+Principal Life Insurance, 711 High Street, Des Moines, IA 50392-0001
14455870	+Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14455875	+Volunteer Medical Services, 175 Medical Campus Drive, Lansdale, PA 19446-1260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Jun 25 2020 05:21:10 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2020 05:20:16 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jun 25 2020 05:20:52 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14455854	+EDI: PHINAMERI.COM Jun 25 2020 08:58:00 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14455858	E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 25 2020 05:19:22 Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
14455856	+EDI: CAPITALONE.COM Jun 25 2020 08:58:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14455857	+E-mail/Text: bankruptcy@cavps.com Jun 25 2020 05:20:46 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14455862	+EDI: IRS.COM Jun 25 2020 08:58:00 IRS, Centralized Solvency Operation, PO BOX 7346, Philadelphia, PA 19101-7346
14455863	+E-mail/PDF: resurgentbknofications@resurgent.com Jun 25 2020 05:25:35 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14455871	+EDI: RMSC.COM Jun 25 2020 08:58:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14455872	+EDI: RMSC.COM Jun 25 2020 08:58:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14455873	+EDI: USBANKARS.COM Jun 25 2020 08:58:00 U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7014
14455874	+EDI: VERIZONCOMB.COM Jun 25 2020 08:58:00 Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Keith
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
GEORGE R. TADROSS on behalf of Joint Debtor Mariane Dunfee gtadross@tadrosslaw.com,
r55386@notify.bestcase.com;robin@tadrosslaw.com
GEORGE R. TADROSS on behalf of Debtor Michael R. Dunfee gtadross@tadrosslaw.com,
r55386@notify.bestcase.com;robin@tadrosslaw.com
JOSHUA I. GOLDMAN on behalf of Creditor NewRez D/B/AShellpoint Mortgage Servicing
Josh.Goldman@padgettllawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Michael R. Dunfee</u>	Social Security number or ITIN	xxx-xx-2473
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Mariane Dunfee</u>	Social Security number or ITIN	xxx-xx-3894
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-10407-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael R. Dunfee

Mariane Dunfee

6/24/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.